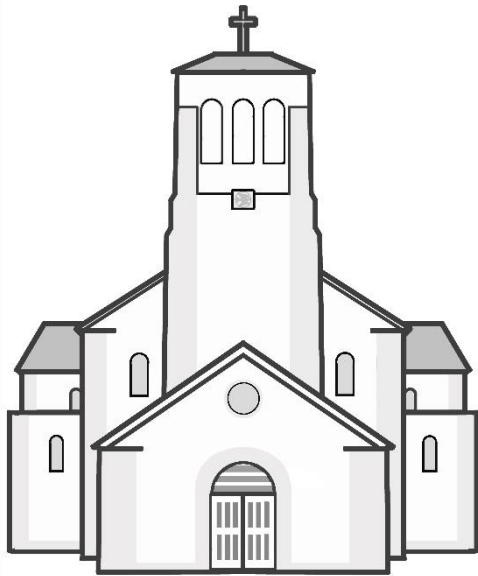


ANNUAL REPORT AND ACCOUNTS

YEAR ENDING 31 DECEMBER 2021



ST HILDA'S CHURCH

Parish of Warley Woods
Diocese of Birmingham

Abbey Road, Smethwick, B67 5NQ

Charity Registration Number 1181258

PCC MEMBERSHIP AND TRUSTEES

Ex-officio Members serving the whole of 2021

Rev Jennifer Ruth Crewes - Incumbent and, ex-officio, Chair *
Mrs Susan Jane Round – Churchwarden *
Mr Peter John Stokes – Deanery Synod Representative *

Ex-officio Members serving to 2nd December 2021

Mrs Wendy Veronica Dyke – Deanery Synod Representative

Elected Members serving the whole of 2021

Mrs Patricia Elizabeth Allen *
Mr John Matthew Barber *
Mrs Patricia Ann Crofts *
Dr Terry Daniels [Treasurer] *
Mrs Elizabeth Joan Farrier *
Mrs Anne Harris *
Mr Richard Craig Haynes *

Co-opted Member serving to 22nd April 2021

XX [Secretary]
[Name withheld with the approval of the Charity Commission]

Elected Members serving to APCM to 22nd April 2021

Mr Douglas Harold Gallaher

Elected Members serving from APCM on 22nd April 2021

XX [Secretary] *
[Name withheld with the approval of the Charity Commission]

** Members serving at 31st December 2021*

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ST HILDA'S CHURCH, WARLEY WOODS

ANNUAL REPORT FOR YEAR ENDING 31 DECEMBER 2021

INTRODUCTION

The Parochial Church Council of St Hilda's Church, Abbey Road, Smethwick, B67 5NQ, ('the PCC') is a registered charity, registration number 1181258. The governing document for the PCC is the Parochial Church Councils (Powers) Measure 1956 and it is constituted in accordance with the Church Representation Rules 2000.

Members of the PCC are the trustees of the charity. Some members of the PCC are members because they hold a particular office to which they are appointed or elected. Others are elected at the Annual Parochial Church Meeting (APCM). In 2021 the APCM was held on Sunday 25th April 2021 via Zoom. Details of those who served as PCC members and the trustees of the charity during 2021 are set out on page 2. Wendy Dyke resigned as Deanery Synod representative and, therefore, as an ex officio member of the PCC on 2nd December 2021. Our thanks go to her for her years of faithful service on both Deanery Synod and the PCC.

The main objective of the PCC is to co-operate with the incumbent in '*promoting within the parish the whole mission of the church, pastoral, evangelistic, social and ecumenical*', (section 2(2) PCC (Powers) Measure 1956). This mission of the PCC is to enable and partake in the flourishing of all people and specifically residents of the Warley Woods Parish. This is inspired by the love of God, being convinced that Jesus Christ is good news for all. In fulfilling their duties, the PCC has had regard to the Charity Commission's guidance on public benefit.

OVERVIEW

2021 continued to be dominated by the COVID-19 pandemic. We started the year in lockdown, with services again being on Zoom throughout January to April. The church was able to reopen for regular Sunday services 'in person' from May onwards. There was a gradual 'opening up' of the church and hall throughout the year, with some hall bookings being taken from summer onwards. However, church activities have not reached the pre-pandemic levels.

The financial situation of the church still gives concern. We are operating at an annual deficit which we are having to finance from reserves, and these are gradually being depleted. Despite these concerns the church continues to serve the local community and has been able to do more this year than last.

BUSINESS OF THE PAROCHIAL CHURCH COUNCIL

The PCC met on ten occasions during 2021, including immediately following the Annual Parochial Church Council meeting on 25th April. Of these regular meetings, eight (including the one immediately after the APCM) were held by Zoom video link and two 'in person'. The average attendance was 91% of the PCC members.

The PCC also held an away day on 12th June, facilitated by Abbi Wells from the Diocese, at which we discussed the future vision for the Church. This was presented to the congregation at the morning service on 17th October.

At the February meeting we also had an on-line meeting with Amanda Homer and Lou Bayliss from the Diocese on fundraising and giving. We will be signing up to the Parish Giving Scheme in 2022, which will facilitate different ways for church members to give to the church.

During 2021, the PCC employed three persons: a Lay Pastoral Minister, a Parish Administrator (until the end of March), and a Hall Cleaner. The financial position of the church led to the need to make the Parish Administrator redundant at the end of March. We have left the role of Organist and Director of Music vacant following David Ellis's retirement until we are able to have a choir again and can afford to employ someone in this role. On a

more positive note, PCC decided to extend the fixed term employment contract of the Lay Pastoral Minister from October 2021 to May 2023, when his training for ordination is due to end. This is being financed from reserves (legacies) as our current income is not sufficient to cover this cost.

Safeguarding of children, young people and vulnerable adults is an ongoing concern of the PCC, with a Safeguarding Team reviewing the legal and Diocesan requirements and ensuring that St Hilda's Church implements them. A dedicated safeguarding mobile phone number, which continues to be monitored daily, and a dedicated email address enable safeguarding issues to be reported directly to the Safeguarding Team. The PCC's policies for 'Safeguarding', 'Responding to Domestic Abuse', and the 'Safe Use of Social Media and Mobile Phones' were reviewed in March in time for the PCC meeting on 3rd March. We also needed to:

- complete 'role descriptions' for all our church volunteer roles;
- identify and distribute a series of safeguarding leaflets for leaders and helpers of church activities;
- adopt a 'Safeguarding Complaints Policy' for complaints about how safeguarding issues are dealt with;
- classify activities taking place on church premises are either 'church activities' or 'non-church activities' for safeguarding purposes.

The PCC also adopted the House of Bishops' Policy Statement 'Promoting a Safer Church' and a slightly adapted version of the 'Promoting a Safer Church Parish Policy Statement'. PCC agreed a 'Promoting a Safer Church Action Plan' to emphasise our commitment to safeguarding. 'In person' safeguarding training was provided on 4th September. Therefore, in accordance with Section 5 of the Safeguarding and Clergy Measure 2016, the PCC has complied with its duty to have due regard to the House of Bishops' Guidance on safeguarding children, young people and vulnerable adults. During the year, we were informed that the House of Bishops has issued a new 'Safeguarding Learning and Development Framework', which means that some people will need to undertake further training in 2022. New 'National Safer Recruitment and People Management Guidance' has also been issued by the House of Bishops which will result in the need to review and amend some of the procedures and forms we had adopted this year.

Proposals for the division of the parish of St Mark, Londonderry between our parish and Smethwick Old Church have continued, but not yet been completed. When these are finalised, an area up to Thimblemill Road, which will include two schools (one primary and one secondary school) will be added to the Parish of St Hilda, Warley Woods.

We took the opportunity of the church hall being opened up to external bookings to update the Church and Hall Hire Agreements, and review the hire fees to introduce a more consistent structure. Due to the need to include different safeguarding provisions for different kinds of users, and to provide for both one-off and regular hirers, we have had to produce a series of different agreements. These include details of the different fire regulations for church and hall hirers.

Being unable to find anyone to chair a committee, the PCC were unable to make progress with the proposal to pursue 'Ecochurch' Bronze registration.

FINANCE

A full account of the church's financial position follows from page 8. Due principally to a significant drop in income from being unable to hire out the hall for a large part of the year, and the loss of some regular givers, the Church had to use reserves to meet the deficit for the year.

The Church's total monetary assets in all current, deposit and investment accounts on 31st December 2021 were £122,903, and, of these, the general reserves held in deposit and investment accounts were £102,225 of which £118 were designated and the remainder unrestricted. It is the policy of St Hilda's PCC to maintain minimum unrestricted reserves equivalent to two month's normal expenditure, approximately £20,000.

FABRIC

A small committee of the PCC has been exploring options for heating the church in future, following one of our two boilers being condemned in December 2020. We have been working closely with the Diocese on this. As

we are exploring lower carbon options rather than just replacing 'like with like', this is taking some time. Members of the committee have attended webinars and we have come up with a shortlist of options for detailed consideration. The next step is to get some advice on these options. We have prepared a brief for this consultancy advice and defined a list of consultants to approach based on recommendations from other churches. We are consulting the Diocese on these before we ask the consultants for their proposals.

In December 2019, concerns over some unauthorised and unsavoury use of the church car park had led to additional lighting being installed on the church drive, extra CCTV signs being added, and the drive being coned off. These seem to have resolved the issue.

The following fabric items were completed during the year:

- the removal of the ash tree behind the Scout Hut. As part of their lease, the Scouts also repaired the guttering at the back of the Scout hut following a request from one of our neighbours;
- the purchase of a replacement sound desk for the church to replace the previous one which had failed;
- replacement of the lock on the main church door, as it was becoming unreliable due to wear and tear. The opportunity was taken to compile an accurate list of keyholders;
- the installation of a plaque to commemorate Derek Latham, long-time PCC Secretary and choir member, at the bottom of the steps to the choir gallery;
- replacement of four spotlights on the main pillars to the church which were not working; and
- a church working party on 23rd October to clear the foliage that was preventing the use of the emergency exit from the rear of the hall.

PCC agreed to apply for a faculty to install bookshelves on the windowsills in the Choir Vestry. We reported some concerns about root damage to the wall at the bottom of the Vicarage Garden to the Diocese. PCC has also placed an order for the installation of a safety rail to the steps down to the church hall, as this is one of the emergency escape routes.

PCC is currently exploring the possibility of installing wi-fi in church. The configuration of our current arrangements makes this complex. The financial position of the church means that we need to ensure that we make the right decision for now and the future, so PCC is currently exploring all the alternative options.

Because of the pandemic and the financial position of the church, it was not possible to progress some items that were highlighted as needing attention in the 2019 Quinquennial inspection. None of these required urgent attention.

ELECTORAL ROLL

On 31st December 2021, the electoral roll stood at 82 members, of which 33 were resident in the parish and 52 were non-resident.

CHURCH LIFE

The Sunday morning service is the main act of worship. From January to April, during lockdown, the church again returned to a virtual event with a service via Zoom on roughly alternate weeks. The Order of Service for the Sunday morning service (and for occasional extra services such as the Commemoration Service and Christmas) continues to be emailed to church members and made available online via the church website. Until the end of May we continued our 'Zoom coffee' on-line after the morning service. However, this was discontinued from June onwards after we resumed the Sunday morning services 'in person'. In June Muddy Church also commenced in partnership with other local churches.

During lockdown the church was kept open for an hour on Wednesday afternoons for private prayer. This continued throughout the year. The Wednesday morning Holy Communion and Morning Prayer services recommenced in June and the Tuesday Morning Prayer in September. Through 2021, PCC agreed to dispense with the holding of Evening Prayer until the demand for it, and our vision for what is needed, becomes clearer. The Prayer Ministry Team has continued and is open for prayer requests. These are shared in a WhatsApp

group. Monthly prayer meetings, open to all, were held by Zoom for six months, followed by meetings in the church garden and in church.

Various church members participated in a Lent course with Warley Woods Methodist Church via Zoom. For Pentecost there was a project for St Hilda's church members to record a complete reading of St John's gospel, which was made available via a Youtube link. In advent there was a bible study based on 'Lectio Divina', a method of bible study that involves reading, meditation, prayer and contemplation.

Our first 'in person' service of the year was on Easter Sunday on 4th March and was an outdoor service. For the period from May to December we were able to celebrate Holy Communion in church, albeit with many members absent due to shielding from Covid-19.

On 30th May, we said goodbye to Suzy Pearson, who had been with us for three years whilst training at Queen's Theological College. She left us to take up a curacy at St Barnabas, Erdington. We were joined by Ruth Briggs for her reader placement for the month of June.

A harvest fish and chip supper was held on 7th October.

On 31st October 2021, during the festival of 'All Souls', we held our annual service for the commemoration of those who have died. During the year several church members have died, including Irene Hughes, Vi Berry, Joan Davies, Sheila Cox, Robert Rodway, Shirley Lee and Betty Williams. We were also able to hold a commemoration service for the life of Derek Latham.

After several years training, four members of the congregation completed their training with the Diocese and were commissioned as St Hilda's Pastoral Care Team on 5th September.

On 17th November 2021, we were finally able to hold the service to formally install Rev Jenni Crewes as Vicar, after sixteen months in post. This involved her being sat in the incumbent's chair, being handed the keys of the church (coincidentally we had just needed to change the lock due to wear and tear), and ringing the bell (gong).

The Service of Nine Lessons and Carols was able to take place 'in person' on Christmas Eve, with David Ellis and John Barber giving their time for free to train a choir of returning girl sopranos and regular choir members in the traditional carols with all of the descants. We were restricted to eighteen persons in the choir and the congregation was also limited and a 'ticket only' event.

There were a number of baptisms and weddings in church, and fifty-one funerals were taken in church or at crematoria.

OUTREACH, CHARITABLE AND SOCIAL WORK

From May onwards we were able to open up the Church Hall to Girl Guides and Zumba. The Three Shires Festival was held outdoors on 17th July.

CAMEO (Come And Meet Each Other) was able to recommence 'in person', for a short period in July and then continuously from September until their Christmas party in December. This provides a valuable and life-giving opportunity for some of our older members of church and community to meet with friends. For some members, this is the only contact they have with other people during the week.

In September the toddler 'stay and play' group recommenced under the name 'Little Fish with St Hilda's', in partnership with New Beginning Community, a charity working from St Mark's church hall. Table tennis club was able to resume in October, but only managed a couple of meetings this year. A monthly youth club for secondary school age children started in November.

The Lay Pastoral Minister continued to hold monthly sessions with Coveberry (formerly Huntercome) Secure Unit, which were held on-line until 'in person' visits were able to resume in July.

We have again supported our four adopted charities: Christian Aid, the Children's Society, the Mission to Seafarers and the Diocesan Fund for Malawi. In addition to our annual donations from church funds we have provided practical assistance by knitting garments for seafarers, and home collecting boxes for The Children's Society. Some of the school materials and medical supplies collected in 2019 to send in a container to Malawi

were able to be sent in June, with the container arriving in November. Space has been booked on the 2022 container for the rest of the items collected, plus anything else we are able to collect.

The Enchant Choir were able to hold their Christmas concert in church on 4th December. We are grateful to one of the local funeral directors, Brain and Waldron, for donating our Christmas tree in 2021. At a church open day in December people from the local community were invited into church, and many added messages and ornaments to the tree in memory of their loved ones.

SUMMARY

In summary, therefore, the restrictions of the pandemic took a toll on the mission of the church during the year, and this looks set to continue into 2022. It also severely impacted the church finances, leading to an annual deficit as shown in the accounts.

Despite this, St Hilda's was able to continue to offer Sunday morning services. In the first half of the year these were via the on-line service sheet and Zoom on alternate weeks. From May onwards services were held in person in the church.

Some new initiatives were launched in 2021 including 'Little Fish with St Hilda's', Muddy Church and the youth club. These are all in an embryonic stage and we will need to see how they develop. Other activities such as CAMEO and Guides, Brownies and Rainbows were able to begin again.

PCC Secretary

(Name withheld with the approval of the Charity Commission).

January 2022

ST HILDA'S CHURCH, WARLEY WOODS

ANNUAL ACCOUNTS FOR YEAR ENDING 31 DECEMBER 2021

OVERVIEW

Status: St Hilda's Church is the parish church for the Parish of Warley Woods in the Diocese of Birmingham. In 2018 the Parochial Church Council of the Ecclesiastical Parish of St Hilda, Warley Woods (PCC) became a registered charity under The Charity Commission of England and Wales, with the Registered Charity Number 1181258.

Premises: The church building, church hall, vicarage and grounds are the property of Birmingham Diocese. The PCC owns a scout hut on the site: this is hired exclusively to a scout troop on a fifteen-year repairing lease which was renewed in 2016. The electricity used by the scouts is paid by the church as part of the site charge, but separately metered and recharged at cost to them. The scout hut was valued at £117,700 for insurance purposes in 2014: this is included in the Statement of Assets and Liabilities at one quarter of this value, which better reflects its likely current market value. Use of all buildings in 2021 was significantly reduced because of the pandemic restrictions.

Site Developments: There were no significant site developments.

Clergy: The incumbent is a vicar, the Rev Jennifer Ruth Crewes.

Lay Employees: The church started the year with three part-time lay employees: a Lay Pastoral Minister (LPM), a parish administrator, and a cleaner. The staff payroll is administered by Birmingham Diocese at no cost to St Hilda's Church. The LPM is a longstanding member of St Hilda's Church, and is an elected member of the PCC: he withdraws from meetings when staff matters are discussed. No other PCC member has been a church employee. No PCC member receives any honorarium or expenses arising from that position.

The restrictions resulting from the Covid-19 pandemic have affected the finances of the church and the employment of the lay personnel. The Parish Administrator was on furlough under the Government Job Retention Scheme, but was made redundant at the end of March 2021.

Outreach and Mission: The outreach activities of the church have been severely limited by the pandemic, but a suspended meeting for senior citizens of the parish re-started in September, and new initiative for mothers and toddlers and young people started in the autumn. Although services cautiously re-started mid-year, online services and contacts via the internet continue: some former attenders have still not returned to worship in church. Further details are given in the Annual Report, page 6.

Charitable Giving: The usual fundraising activities for charity were not possible in 2021. However, the PCC did send £500 to each of its four adopted charities (Christian Aid, The Mission to Seafarers, The Children's Society, and Birmingham Diocese Malawi Fund), together with outstanding donations deferred from 2020.

Accounting Basis: These accounts have been prepared on a 'receipts and payments' basis in accordance with the Charities Act 2011.

Bank Accounts: At the start of 2021, St Hilda's PCC had a current account held at the Bank of Scotland (BOS), five deposit accounts with Church of England Central Board of Finance (CBF), and one investment fund (the Porter-York Fund) held in CBF property shares. St Hilda's PCC collects some fees as agent which it then redistributes: for example, payments from statutory fees made to the diocese, the organist, the vergers, the choir, and some ministers. It also holds money raised for charities, wedding deposits, refundable hiring deposits for buildings, and electricity charges for the scout hut. None of these transactions represent income and expenditure for St Hilda's Church itself: although handled through the BOS current account, transactions are recorded in an 'Agency' sub-account and excluded from the Church Accounts. On 31st December 2021 the Agency sub-account held £1,580.

Summary of Accounts: 2021 continued to present financial challenges, but did not result in so large a deficit as that recorded in 2020. Nevertheless, both income and expenditure were significantly reduced in comparison to the levels in 2019 before the pandemic. Total receipts were £71,655, and total payments £73,750, giving an overall deficit of £2,095 for 2021. The total monetary assets in cash and all current, deposit and investment accounts were £122,902.85, a increase of ££5,571.43 over the year, mainly arising from the increase in value of investments.

Income Sources: Church services were not held for much of the first half-year with a gradual return later: some members have not returned regularly yet, preferring to follow the on-line versions of the weekly services. Hence, the higher level of direct giving to the church continues, as opposed to plate collections, although there was 50% increase in collections at services compared with 2020 (£3,298 against £2,147). Overall, the stewardship scheme raised almost the same amount as in 2020, £31,988 against £31,341. The gift-aid claimed back increased to £9,561, boosted by one-off gift-aided donations totalling £5,000. With the relaxation of restrictions on funerals and weddings, statutory fees increased to £6,060. The major source of 'trading' income is the hiring of the church hall by community groups: the hall was gradually re-opened in the autumn, and raised £3,715 in hire fees.

Expenditure: The main cost to the church (54% of expenditure in 2021) is the Common Fund (or Parish Share) paid to Birmingham Diocese. For 2021, a lower payment was negotiated with the diocese, £40,200, a reduction of £7,700 over the 2020 level. The main saving was in salary costs, £13,851 against £24,563 in 2020, arising from the reduction in staff numbers and the deferral of appointing an organist/choirmaster until 2022. Because of the lower use of the buildings, fuel costs were relatively low at £3,059 for both the church building and the hall. It is the careful control of expenditure throughout the year that has principally led to the relatively small overall deficit on the annual accounts.

Investments: At the start of 2021, the main investment fund, the Porter-York Fund was held in CBF property shares. The withdrawal period for this fund was increased to a minimum of three months at the end of 2020, and the PCC considered this to be an unworkable time-scale for access to funds and a more balanced portfolio was needed. Therefore, £40,000 was moved to an existing deposit account, CBF2249D, which was renamed the 'General Reserve': this is accessible within a few days. £10,000 was moved in August to a new investment account held in CBK UK Equity shares with a one-week withdrawal period. At 31st December 2021, the Porter-York Fund had a mid-price share value of £51,920 and the UK Equity Fund a value of £10,299. Interest from both accounts was £3,520, paid to the current account.

Cash-flow and Reserves: 2020 ended with cash-flow problems resulting from the increase in withdrawal times for our investments and the large deficit on the year. A net transfer of £10,000 was made from the Porter-York Fund to the current account to support revenue expenditure and ease cash-flow: consequently, the current account balance increased from £6,650 on 1st January 2021 to £14,446 on 31st December 2021.

Reserve Policy: It is the policy of St Hilda's PCC to maintain unrestricted reserves equivalent to two month's normal expenditure, approximately £20,000. Changes in investment and deposit accounts outlined above have ensured that over £10,000 unrestricted balance is maintained in the current account, with £40,000 unrestricted balance on one week's notice in deposit accounts: this adequately meets the reserve policy. In 2022, a significant sum will be required to replace the heating system in the church building and will be met from the Porter-York and UK Equity reserves.

The Unquantifiable: These monetary accounts cannot include the significant time and effort freely given by church members in supporting the work of the fellowship in many ways. Specifically, the treasurer is grateful to the people who continue to give under the stewardship scheme, those who found new ways of paying their stewardship and collections when the church was closed, and the people who count and bank the collections and other cash receipts week by week.

Dr Terry Daniels
PCC Treasurer

ANNUAL ACCOUNTS FOR YEAR ENDING 31 DECEMBER 2021

RECEIPTS AND PAYMENTS

RECEIPTS						
	Note	Restricted	Designated	Unrestricted	Total 2021	Total 2020
Donations						
Stewardship	1					
Tax-efficient		£0.00	£0.00	£25,444.00	£25,444.00	£25,470.00
Other		£0.00	£0.00	£5,543.50	£5,543.50	£5,870.50
Collections at Services	2	£0.00	£0.00	£3,298.18	£3,298.18	£2,146.59
Gift Aid Recovered	3	£0.00	£0.00	£9,561.60	£9,561.60	£7,703.36
Other Voluntary Giving	4	£600.00	£0.00	£10,139.91	£10,739.91	£5,160.12
Grants		£0.00	£0.00	£0.00	£0.00	£0.00
Bequests		£0.00	£0.00	£0.00	£0.00	£10,000.00
Donations Sub-total		£600.00	£0.00	£53,987.19	£54,587.19	£56,350.57
Charitable Activities						
Statutory Fees	5	£0.00	£0.00	£6,910.00	£6,910.00	£3,959.00
Trading Income	6,7	£0.00	£0.00	£6,060.32	£6,060.32	£4,395.44
Fundraising for Church	8	£0.00	£0.00	£568.16	£568.16	£1,449.87
Charitable Activities Sub-total		£0.00	£0.00	£13,538.48	£13,538.48	£9,804.31
Investment Income						
CBF Property Shares (Porter-York Fund)		£0.00	£0.00	£3,447.26	£3,447.26	£5,278.37
CBF UN Equity Shares		£0.00	£0.00	£73.20	£73.20	-
Deposit Accounts		£0.44	£2.55	£5.40	£8.39	£61.19
Investment Income Sub-total		£0.44	£2.55	£3,525.86	£3,525.85	£5,339.56
TOTAL RECEIPTS		£600.44	£2.55	£71,051.53	£71,654.52	£71,494.44

PAYMENTS						
	Note	Restricted	Designated	Unrestricted	Total 2021	Total 2020
Fundraising Costs						
Cost of Fundraising	8	£0.00	£0.00	£0.00	£0.00	£238.36
Charitable Activities						
Diocesan Parish Share	9	£0.00	£0.00	£40,200.00	£40,200.00	£47,922.00
Charitable and other donations	10	£0.00	£0.00	£3,534.00	£3,534.00	£564.00
Salaries, wages and honoraria	11	£713.85	£428.21	£12,709.13	£13,851.19	£24,563.38
Clergy and staff expenses	12	£0.00	£0.00	£1,144.43	£1,144.43	£907.76
Charitable Activities Sub-total		£713.85	£428.21	£57,587.56	£58,729.62	£73,957.14
Site Running Expenses						
Mission and evangelism	13	£220.00	£0.00	£0.00	£220.00	£576.29
Church running expenses	14	£248.00	£0.00	£9,668.10	£9,916.10	£9,505.37
Cost of trading	15	£258.37	£0.00	£3,837.11	£4,095.48	£4,699.47
Site Running Expenses Sub-total		£726.37	£0.00	£13,505.21	£14,231.58	£14,781.13
Capital Items						
Major projects	16	£0.00	£0.00	£788.99	£788.99	£3,417.64
TOTAL PAYMENTS		£1,440.22	£428.21	£71,881.76	£73,750.19	£92,394.27

EXCESS OF PAYMENTS OVER RECEIPTS	£839.78	£425.66	£830.23	£2,095.67	£20,899.83
OPENING BALANCES					
Current Account	£2,849.39	£478.21	£3,322.88	£6,650.48	£11,983.28
Deposit Accounts	£2,210.21	£3,651.76	£42.24	£5,904.21	£21,471.24
Transfer: Investment to current accounts (net)	£0.00	£0.00	£9,900.00	£9,900.00	
Transfer: Investment to deposit accounts			£40,000.00	£40,000.00	
CLOSING CASH AND DEPOSITS	£4,219.82	£3,704.31	£52,434.89	£60,359.02	£12,554.69

ANNUAL ACCOUNTS FOR YEAR ENDING 31 DECEMBER 2021

STATEMENT OF ASSETS AND LIABILITIES

	Restricted	Designated	Unrestricted	Totals 2021	Total 2020
Monetary Assets					
Deposit Accounts					
CBF 2126D Church Fabric Fund	£0.00	£3,435.95	£0.00	£3,435.95	£3,434.15
CBF 2142D Organ Fund	£861.44	£0.00	£0.00	£861.44	£861.00
CBF 2237D Church Hall Fund	£1,349.21	£100.27	£0.00	£1,449.48	£1,448.73
CBF 2249D General Reserve	£0.00	£118.09	£40,005.39	£40,123.48	£118.09
CBF 2251D Gifts and Bequests Fund	£0.00	£0.00	£42.25	£42.25	£42.24
	£2,210.65	£3,654.31	£40,047.64	£45,912.60	£5,904.21
Bank of Scotland Current Account Funds					
General Fund	£0.00	£0.00	£7,217.96	£7,217.96	£1,528.50
Baby Group Fund	£217.86	£0.00	£0.00	£217.86	£217.86
Choir Fund	£234.70	£0.00	£223.99	£458.69	£532.69
Festival Fund	£192.96	£0.00	£394.54	£587.50	£192.96
Flower Fund	£0.00	£0.00	£102.61	£102.61	£99.00
Friendship Fund	£725.63	£0.00	£0.00	£725.63	£345.63
Hall Fund	£632.67	£50.00	£150.00	£832.67	£1,091.04
Lay Pastoral Minister Fund	£0.00	£0.00	£1,985.40	£1,985.40	£324.70
Ministry Support Fund	£5.35	£0.00	£0.00	£5.35	£5.35
Music and Organ Fund	£0.00	£0.00	£1,982.75	£1,982.75	£1,982.75
Social Fund	£0.00	£0.00	£330.00	£330.00	£330.00
	£2,009.17	£50.00	£12,387.25	£14,446.42	* £6,650.48
CLOSING BALANCE, Current and Deposit Accounts	£4,219.82	£3,704.31	£52,434.89	£60,359.02	£12,554.69
Investment Value at 31/12/21					
Porter-York Fund, market value, 31/12/21	£0.00	£0.00	£51,920.93	£51,920.93	£104,605.44
UK Equity Fund	£0.00	£0.00	£10,298.83	£10,298.83	£0.00
Vicarage Redecoration Fund	£0.00	£0.00	£250.00	£250.00	£150.00
	£0.00	£0.00	£62,469.76	£62,469.76	£104,755.44
Cash in Hand for Trading, 31/12/21					
Refreshment Float	£0.00	£0.00	£38.00	£38.00	£0.00
Traidcraft Float	£0.00	£0.00	£36.07	£36.07	£171.29
	£0.00	£0.00	£74.07	£74.07	£171.29
TOTAL MONETARY ASSETS, 31/12/21	£4,219.82	£3,704.31	£114,978.72	£122,902.85	£117,331.42
OTHER ASSETS AND LIABILITIES					
Stock					
Traidcraft Stock (written off, note 6)				£0.00	£50.00
Buildings					
Scout Hut, one quarter insurance value 2014				£29,425.00	£39,233.00

* On 31/12/21, the BOS Current Account held £16,026.48, comprising:

Church Account (as above)	£14,446.42
Agency Holding (note 17)	<u>£1,580.06</u>
Total:	£16,026.48

NOTES TO THE ACCOUNTS

1 Stewardship:

The church runs a stewardship scheme for regular giving either by direct payment into the church account, or by envelope (now largely discontinued). Direct giving was not affected by the pandemic closures and restrictions, and most members of the envelope scheme chose to pay directly or by cheque/cash in arrears. 82.1% of regular giving qualified for gift-aid.

	Gift-aided	Non-GA	Total
Direct giving:	£25,444.00	£5,543.50	£30,987.50

2 Collections at Services:

This figure, £3,298.18, includes all open plate collections at Sunday services, occasional services and retiring collections at baptisms, funerals and weddings. This is £1,152.59 higher than in 2020, but lower than collections prior to the Covid-19 pandemic because of members self-isolating and church closures.

3 Gift Aid Recovered:

The gift aid recovered in 2021, within tax years 2020-21 and 2021-22, was

Gift Aid:	£7,760.17	81.2%
GASDS [Small donations]:	<u>£1,801.43</u>	18.8%
Total:	£9,561.60	

This total includes £1,250 from two gift-aided donations (see note 4).

4 Other Voluntary Giving:

Apart from donations through the stewardship scheme and collections at services, voluntary donations are received in other ways, including one-off donations, donation boxes in church, choir income from weddings and gifts specifically for the Friendship Fund. Two significant gift-aided donations were received in 2021, £3,000 for general use and £2,000 for the Lay Pastoral Minister's continued employment.

Donations - various	£4,588.50
Donation - general use	£3,000.00
Donation – LPM salary	£2,000.00
Donation boxes at church	£216.21
Flower Fund box	£125.20
Friendship Fund	£600.00
Choir Fund	<u>£210.00</u>
Total:	£10,739.91

5 Statutory Fees:

St Hilda's personnel conducted 8 weddings, and 51 funerals, 27 of which came into the church. The statutory income for the church (net of fees paid as agent to the diocese, organist, minister, vergers and choir) was £5,440.00. A further £1,325.00 was received as permitted 'charge for heating, lighting etc' for funerals and weddings. Baptism administration fees of £145, are not determined by statute, but are included here, giving a total of £6,910.00 recorded as 'statutory fees'.

Funerals	£2,986.00
Weddings	£2,362.00
Other fees (Banns, Certificates etc)	<u>£92.00</u>
<i>Subtotal of fees:</i>	<u>£5,440.00</u>
Baptism administration charges	£145.00
Permitted charges	<u>£1,325.00</u>
Total:	£6,910.00

6 Hire of Buildings:

The church and church hall were not in use by church and community groups for part of 2021, but restricted use was started in the autumn for appropriate community activities, some using the church grounds and lawn. Since community hire is the major source of 'trading income', this income stream was greatly reduced in 2021. The Scout Hut is used by a Scout Troop on a fifteen-year repairing lease. They continued to pay the rent although not using the building. Thus, the total income from the community use of buildings was:

Church	£345.00
Church Hall	£3,715.00
Scout Hut	£680.32
Church Grounds	<u>£200.00</u>
	<u>£4,940.32</u>

The value of the Scout Hut has been depreciated to one quarter of the insurance value in 2014 when the current lease started.

7 Other Trading Activities:

Other small activities that contributed to trading include the provision of 'remembrance' items, the use of the church's photocopier through charges for external users (costs not quantified, but taken as office expenses), and the sale of the monthly parish magazine. In 2021, the magazine was printed for some subscribers, but supplied to most on-line. The costs allocated to the magazine are those for the printed inserts: additional costs for photocopying the magazine have not been quantified. Remembrance items are mainly entries in the Book of Memory. Costs are taken as 'cost of trading', note 15.

	Receipts	Costs	Net Income
External use of Photocopier	£141.00	£0.00	£141.00
Monthly Parish Magazines	£474.00	£184.80	£289.20
Remembrance Book and Plaques	<u>£505.00</u>	£486.00	£19.00
	£1,120.00		

The total trading income is £6,060.32, comprising £4,940.32 (note 7) plus £1,120.00.

8 Fundraising for Church and Cost of Fundraising:

The Covid-19 restrictions severely limited fundraising activities in 2021. In particular, there was no sale of Traidcraft goods, normally sold to support the 'fair trade' movement worldwide, and also to raise funds for the church. The remaining stock has been written off because it is now out of date (estimated value £50 at the end of 2020). The usual Summer Fair and 'Three Shires' Music Festival was held in a limited way outdoors. St Hilda's PCC is registered with 'easyfundraising' and 'SmileAmazon' for gifts from on internet sales by registered supporters, currently numbering eighteen. These ventures did not incur any costs charged to the church.

	Receipts
Marmalade Sales	£7.00
Summer Fair/Three Shires Festival	£394.54
'easyfundraising'	£142.07
SmileAmazon'	<u>£24.55</u>
	£568.16

9 Diocesan Parish Share:

The full Parish Share contribution to Birmingham Diocese is the church's largest expenditure. A reduced payment of £40,200 was agreed with the diocese (compared with £47,922 in 2020). This amount was paid in full.

10 Donations to Charities and other Charitable Activities by the Church:

The church regularly supports four charities (Birmingham Diocese Malawi Fund, The Children's Society, Christian Aid, and the Mission to Seafarers) as part of its on-going mission work. The PCC approved the usual sum of £500 to each of its four regular charities in 2021. Because cash-flow difficulties prevented payments to three of these charities in December 2020, these deferred payments were also made in 2021. A Sunday plate collection (£34) was sent to the Mission to Seafarers. The church also adopts one other 'annual' charity for which it raises funds throughout the year: however, no fundraising was possible for an annual charity in 2021 because of Covid-19 restrictions and closures.

The church usually collects items to be sent annually in a container to Malawi through the Birmingham Diocese Malawi Fund and raises money to help finance it: the church is effectively acting as an agent for the Birmingham Diocese Malawi Fund in these transactions, which are excluded from the church accounts. Items were sent in a container in June 2021, at a cost of £72.00. £741.37 is still held in the Agency Account for the next container, due in 2022.

11 Salaries, Wages and Honoraria:

At the start of 2021, the church employed three persons, part time:

- a Lay Pastoral Minister (LPM), three days per week
- a Parish Administrator, (six hours per week)
- a Cleaner, (six hours per week)

The payroll of all employees is administered by the Birmingham Diocese without charge. No other adult person is paid by the church, other than as reimbursement of expenses

The LPM is currently studying part-time for ordination, and the PCC has agreed to extend his employment until the completion of his studies in 2023.

At the start of the year, the Parish Administrator was furloughed under the Government scheme since the church was closed under the pandemic restrictions. At the end of March, the Parish Administrator was made redundant since the level of church activity no longer warranted the post.

The church has been operating without a paid organist/choirmaster throughout the year. Small honoraria are normally paid to members of the Church Choir up to age 18 for attending services and choir rehearsals, but the choir did not operate in 2021.

12 Clergy and Staff expenses:

The church is responsible for transport, telephone and other expenses incurred by the Vicar, its own employees, and laity in the course of their duties for the church. 'Zoom' has been used to hold PCC meetings, some worship services, and weekly 'Zoom coffee meetings': the Zoom licence is paid by the Vicar and reclaimed as part of her expenses.

13 Mission and Evangelism:

Closure of buildings and restrictions on meetings and contacts limited the amount of direct mission work that was possible in 2021. Weekly 'CAMEO' meeting restarted in the autumn, providing a meeting place for senior citizens of the parish. Two initiatives for young people also started in the autumn, 'Little Fishes' for mothers and toddlers, and a small meeting for young people. For donation to charity and support of the Birmingham Diocesan Malawi project see note 10.

14 Church and Site Running Expenses:

This item covers the cost of maintaining and insuring the church building, maintaining the grounds, regular tuning of the organ and piano, worship materials, and other incidentals in the day-to-day operation of the church. Utility costs for the hall (note 15), and one capital item (note 16) are considered separately. The main running expenses for the church were:

Insurance (church building only)	£2,596.08
Site and Church Maintenance	£1,832.99
Telephone, broadband and website	£848.93
Office supplies and photocopying	£948.72
Organ and Piano tuning	£447.00
Church Copyright Licence	£507.58
Worship materials*	£363.99
Subscriptions	£110.00
Electricity	£253.19
Gas	£1,550.99
Other small items	<u>£456.63</u>
Total:	£9,916.10

* Candles, communion elements, palm crosses, church flowers, baptism materials etc

Weekly church flowers are provided by members of the congregation and parish, except for major festivals when donations are made to a Flower Fund, which held £102.61 at year end. £121.59 expenditure is included under 'Worship materials'.

With lower usage of all buildings in 2021, fuel costs were lower for the church than in 2020, and because of existing contracts, the effect of fuel price increases was not felt. Both gas and electricity contracts are due for renewal in 2022. One of the two church gas boilers is not operational, also reducing consumption and cost. Electricity is charged against a single meter for the site, but the hall usage and scout hut usage are separately metered internally: the cost is split pro rata on consumption in the three buildings. The scout hut electricity is recharged to the scout group at cost, the church acting as agent. Church and hall gas usages are separately metered and charged to 'church running expenses' and 'cost of trading', respectively.

Birmingham Diocese holds a Vicarage Redecoration Fund for St Hilda's Church, which it match-funds when used. £100 was transferred to the fund which now holds £250. It is reported under 'Investments' in these accounts, and is not available for alternative use.

15 Cost of Trading:

The main trading activity is the hire of the church hall to community and church groups, and, therefore, the 'cost of trading' arises mainly from the running costs of the church hall. The other items incurred as a trading cost were the printed inserts for the parish magazine and the cost of remembrance items (note 7).

Electricity	£1,136.79	
Gas	£118.34	
Water	£187.91	
Insurance	£1,675.61	
Maintenance	£258.37	Taken from restricted donations for hall maintenance
Cleaning Expenses	<u>£47.66</u>	
Hall Running costs	£3,424.68	
Magazine inserts	£184.80	
Remembrance costs	<u>£486.00</u>	
Total Cost of Trading	£4,095.48	

The income for the church hall from lettings was £3,715.00, giving a net profit of £281.72 on the operation of the Church Hall (compared with a loss of £1,687.47 in 2020).

16 Major Capital Items:

There was no major capital expenditure in 2021 other than the sound desk, which was replaced at a cost of £788.99.

17 Agency Holdings and Bank of Scotland Current Account Reconciliation:

The 'Agency Holding' is money held by the church in its Bank of Scotland current account as agents for other organisations or persons. This does not form part of the church's assets, and, therefore, is excluded from the church accounts. On 31st December 2021 the Agency Holding comprised:

Charity Holding [Birmingham Diocese Malawi Fund]	£741.37
Charity Holding for Annual Charity	£40.00
Statutory Fees	£249.00
Damage Deposits for Church Hall hirers	£550.00
Scout Hut Electricity due [to be charged at cost to Scout Group]	<u>- £0.31</u>
	£1,580.06

The total holding in the Bank of Scotland Current Account on 31st December 2021 is reconciled by the inclusion of the Agency Account as well as the Church Account:

	End 2021	End 2020
Church money in BOS Account	£14,446.42	£6,650.48
Agency holdings in BOS Account	<u>£1,580.06</u>	<u>£788.37</u>
Closing value, Bank of Scotland Account, 31/12/21	£16,026.48	£7,438.85

End of notes

DEPOSIT AND INVESTMENT ACCOUNTS

In 2020, trading in the Property Fund of the Church of England Central Board of Finance (CBF) was suspended soon after the start of the Covid 19 pandemic. Trading resumed late in the year, but with the withdrawal period extended from one month to include a three-month holding period. This was our sole investment account (The Porter-York Fund), and the suspension and longer withdrawal period had caused cash-flow problems in late 2020. It was necessary to use funds from non-restricted deposits accounts to meet cash-flow requirements: this significantly depleted the deposit accounts in 2020. Therefore, in 2021, the PCC resolved to broaden the range of its investment portfolio and increase its deposit holdings, thereby ensuring that sufficient funds would be available at relatively short notice to meet cash-flow requirements and handle any emergencies:

£10,000 was moved from the Porter-York Fund to the current account in January 2021 to provide immediate revenue funds.

£40,000 was moved via the current account to an existing CBF deposit account, CBF 2249D (the 'Ministry Support Account') which held £118.09. This was renamed the 'General Reserve Account'.

£10,000 was moved to a new investment account, held in UK Equity shares with the CBF, on one month withdrawal notice.

The balance of approximately £40,000 was left in CBF Property shares.

The PCC recognised that this arrangement would generate less interest into revenue (the Bank of Scotland current account) than maintaining all the funds in Porter-York property shares, but opted for better access and flexibility to withdraw money.

DEPOSIT ACCOUNTS

DEPOSIT ACCOUNT CBF2126D - CHURCH FABRIC ACCOUNT

A designated account for the additional maintenance of the Church building and site. In 2020, the PCC re-designated this account as 'emergency funds in the current Covid-19 crisis'.

	Credit	Debit	Total
Starting Balance, 1/1/21			£3,434.15
Bank Interest (total over year)	£1.80	-	£3,435.95
Closing Balance, 31/12/21			£3,435.95

DEPOSIT ACCOUNT CBF2142D – CHURCH MUSIC ACCOUNT

A restricted account to cover all aspects of church music, including organ and piano repairs.

	Credit	Debit	Total
Starting Balance, 1/1/21			£861.00
Bank Interest (total over year)	£0.44	-	£861.44
Closing Balance, 31/12/21			£861.44

DEPOSIT ACCOUNT CBF2237D – CHURCH HALL ACCOUNT

This account contains both restricted and designated holdings for the same purpose, maintenance of the Church Hall. Interest is applied to the designated holding. In 2020, the PCC changed the designated portion of this account to 'emergency funds in the current Covid-19 crisis'.

CHURCH HALL ACCOUNT [Designated]

	Credit	Debit	Total
Starting Balance, 1/1/21			£99.52
Bank Interest (total over year)	£0.75	-	£100.27
Closing Balance, Designated, 31/12/21			£100.27

CHURCH HALL ACCOUNT [Restricted]

	Credit	Debit	Total
Starting Balance, 1/1/21			£1,349.21
Closing Balance, Restricted, 31/12/21			£1,349.21

Total closing balance of account (restricted and designated) = £1,449.48

DEPOSIT ACCOUNT CBF2249D – GENERAL RESERVE FUND

An unrestricted account originally to support the spiritual growth of the Church. In 2020 the PCC re-designated this account as 'emergency funds in the current Covid-19 crisis', and was made redundant by emergency withdrawals in 2020. Therefore, it was renamed 'General Reserve Account', and now holds funds transferred from the Porter-York holding in the property fund to provide one-month access.

	Credit	Debit	Total
Starting Balance, 1/1/21			£118.09
From Porter-York Fund (25/5/21)	£40,000	-	£40,118.09
Bank Interest (total over year)	£5.39	-	£40,123.48
Closing Balance, 31/12/21			£40,123.48

DEPOSIT ACCOUNT CBF2251D - GIFTS AND BEQUESTS ACCOUNT

An unrestricted account to hold legacies and large gifts.

	Credit	Debit	Total
Starting Balance, 1/1/21			£42.24
Bank Interest (total over year)	£0.01	-	£42.25
Closing Balance, 31/12/21			£42.25

INVESTMENT ACCOUNTS

INVESTMENT ACCOUNT – CBF PROPERTY SHARES (PORTER-YORK FUND)

An unrestricted account invested in CBF Property Shares arising from two large legacies, to be used at the discretion of the Incumbent and Churchwardens. In 2020, the withdrawal period for CBF Property Shares was significantly increased by introducing a holding period of ninety days prior to withdrawal of funds. Consequently, the holding in this account was reduced in 2021 to provide easier access to the church's investments.

Transactions and Share Holding

	Deposit	Withdrawal	Share Holding
Share Holding, 1/1/21			80,832.58
Transfer to Current Account 26/1/21	-	£10,000	73,037.74
Transfer to Current Account 23/2/21	-	£10,000	65,337.73
Transfer to Deposit Acc. 2249D, 25/5/21	-	£40,000	35,112.55
Share Holding, 31/12/21			35,112.55

Value of the Investment

	Shareholding	Mid-value (£/ share)	Investment value
Opening Investment Value, 1/1/21	80,832.58	129.41	£104,605.44
Closing Investment Value, 31/12/21	35,112.55	147.87	£51,920.93

Interest received [paid to BOS Current Account]

	Shareholding	Dividend (p)	Interest
26/02/21, 4 th Quarter, 2020	80,832.58	1.47	£1,188.24
28/05/21, 1 st Quarter, 2021	65,337.73	1.77	£1,156.48
31/08/21, 2 nd Quarter, 2021	35,112.55	1.57	£551.27
30/11/21, 3 rd Quarter, 2021	35,112.55	1.57	£551.27
Total Income in 2021			£3,447.26

INVESTMENT ACCOUNT – UK EQUITY FUND

An unrestricted account established in August 2021 to give access to funds on a one-month withdrawal period by transfer of £10,000.00 from the Current Account.

Transactions and Share Holding

	Deposit	Withdrawal	Share Holding
Share Holding, 1/1/21			-
Initial purchase of shares 10/8/21	£10,000	-	4,633.06
Share Holding, 31/12/21			4,633.06

Value of the Investment

	Shareholding	Mid-value (£/ share)	Investment value
Opening Investment Value, 10/8/21	4,633.06	215.84	£10,000.00
Closing Investment Value, 31/12/21	4,633.06	222.29	£10,298.83

Interest received [paid to BOS Current Account]

	Shareholding	Dividend (p)	Interest
30/11/21 3 rd Quarter, 2021	4,633.06	1.58	£73.20
Total Income in 2021			£73.20

Total Investment Income

CBF Property Shares (Porter-York Fund)	£3,447.26
CBF UK Equity Shares	£73.20
Total Investment Income	£3,520.46

APPROVAL OF ACCOUNTS

The *Annual Report* as set out on pages 3 to 7 was

prepared by the PCC Secretary
(name withheld with approval of The Charity Commission)

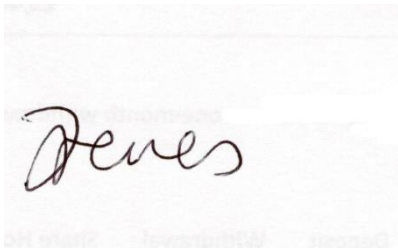
The *Annual Accounts* set out on pages 8 to 17 were

prepared by Dr Terry Daniels as Treasurer of St Hilda's PCC

and examined by Mark J W Jennings, ACA, ICAEW

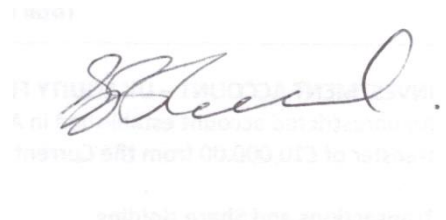
Both Report and Accounts were approved by St Hilda's Parochial Church Council on 31st March 2022

Signed:



Rev Jennifer Ruth Crewes (Chair)

Signed:



Mrs Susan Round (Churchwarden)

Date: 31st March 2022

Date: 31st March 2022

END OF 2021 ANNUAL REPORT AND ACCOUNTS FOR ST HILDA'S PCC, WARLEY WOODS

INDEPENDENT EXAMINER'S REPORT

Report to trustees of St Hilda's Church, Warley Woods
Registered Charity No 1181258

On the Annual Accounts for the year ended 31st December 2021
as set out on pages 7 to 17

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts.

The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ('the Charities Act') and that an independent examination is needed.

It is my responsibility, as Independent Examiner, to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Direction given by the Charity Commission under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

- 1: which gives me reasonable cause to believe that, in any material respect, the requirements to keep accounting records in accordance with section 130 of the Charities Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
- 2: to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Date: 31st March 2022

Mark J W Jennings, ACA, ICAEW
3, Clent Drive, Hagley, Stourbridge, DY9 9LN

Disclosures:

